

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
ROCKFORD DIVISION**

In re: MOORE, ROBERT WILLIAM	§	Case No. 07-72394
MOORE, WILLMA M	§	
	§	
Debtor(s) SPAK, WILLMA M	§	

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**


Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that MEGAN G. HEEG, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

211 South Court Street
Rockford, IL 61101

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:30 on 03/26/2012 in Courtroom 115, United States Courthouse, 211 South Court Street
Rockford, IL 61101.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Dated: 02/09/2012 By: /s/MEGAN G. HEEG 
Trustee

MEGAN G. HEEG

P.O. Box 447
Dixon, IL 61021
(815) 288-4949

Certificate of Notice Page 2 of 9
UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
ROCKFORD DIVISION

In re: MOORE, ROBERT WILLIAM
 MOORE, WILLMA M

§ Case No. 07-72394

§

§

Debtor(s) SPAK, WILLMA M

§

**SUMMARY OF TRUSTEE'S FINAL REPORT
 AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 8,000.04
and approved disbursements of \$ 5,430.00
leaving a balance on hand of ¹ \$ 2,570.04

Balance on hand: \$ 2,570.04

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 2,570.04

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - MEGAN G. HEEG	1,205.01	0.00	1,205.01
Attorney for Trustee, Fees - Ehrmann Gehlbach Badger & Lee	976.25	0.00	976.25
Attorney for Trustee, Expenses - Ehrmann Gehlbach Badger & Lee	82.28	0.00	82.28

Total to be paid for chapter 7 administration expenses: \$ 2,263.54

Remaining balance: \$ 306.50

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

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Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 306.50

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 306.50

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 36,169.96 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full.

The timely allowed general (unsecured) dividend is anticipated to be 0.8 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Recovery Management Systems Corporation	1,114.11	0.00	9.44
2	Recovery Management Systems Corporation	6,679.51	0.00	56.60
3	Recovery Management Systems Corporation	2,973.01	0.00	25.19
4	Chase Bank USA	1,339.44	0.00	11.35
5	Chase Bank USA	1,086.28	0.00	9.21
6	LVNV Funding LLC its successors and assigns as	7,555.15	0.00	64.02
7	LVNV Funding LLC its successors and assigns as	5,640.88	0.00	47.80
8	LVNV Funding LLC its successors and assigns as	1,343.68	0.00	11.39

9	LVNV Funding LLC its successors and assigns as	2,954.03	0.00	25.03
10	LVNV Funding LLC its successors and assigns as	2,805.92	0.00	23.78
11	Recovery Management Systems Corporation	739.10	0.00	6.26
12	Recovery Management Systems Corporation	860.56	0.00	7.29
13	FIA CARD SERVICES, N.A./BANK OF AMERICA	1,078.29	0.00	9.14

Total to be paid for timely general unsecured claims: \$ 306.50

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00

Prepared By: /s/MEGAN G. HEEG

Trustee

MEGAN G. HEEG

P.O. Box 447
Dixon, IL 61021
(815) 288-4949

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Notice Page 6 of 9
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Robert William Moore
 Willma M Moore
 Debtors

Case No. 07-72394-MB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-3

User: cshabez
 Form ID: pdf006

Page 1 of 4
 Total Noticed: 66

Date Rcvd: Feb 17, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 19, 2012.

db/jdb
 11652920 +Robert William Moore, Willma M Moore, 140 E. Hickory Lane, Amboy, IL 61310-1413
 11652918 +American Express, c/o Becket & Lee, 16 General Warren Blvd., Malvern, PA 19355-1245
 11652927 American Express, Customer Service, P.O. Box 297804, Fort Lauderdale, FL 33329-7804
 11652928 BP Amoco/Chase Bank, Cardmember Services, P.O. Box 15298, Wilmington, DE 19850-5298
 11652922 BP Amoco/Chase Bank, P.O. Box 15548, Wilmington, DE 19886-5548
 11652923 Bank of America, c/o Collect Corp., P.O. Box 100789, Birmingham, AL 35210-0789
 11652923 +Beneficial, c/o Associated Creditors Exchange, 3443 N. Central Ave. Suite 1100,
 Phoenix, AZ 85012-2223
 11652925 +Best Buy, c/o Bass & Assoc., 3936 E. Fort Lowell Road, Tucson, AZ 85712-1097
 11652926 Best Buy/Housebank, HRS USA, P.O. Box 15521, Wilmington, DE 19850-5521
 14350198 CHASE BANK USA, NA, PO BOX 15145, WILMINGTON, DE 19850-5145
 11652983 ++CHASE CARD SERVICES, 201 NORTH WALNUT STREET, ATTN MARK PASCALE, MAIL STOP DE1-1406,
 WILMINGTON DE 19801-2920
 (address filed with court: Washington Mutual/ WAMU, Card Services, P.O. Box 660509,
 Dallas, TX 75266-0509)
 11652931 Capital One, P.O. Box 1366, Pittsburgh, PA 15230-1366
 11652933 Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
 11652934 Capital One, c/o OSI Collection Serv., P.O. Box 952, Brookfield, WI 53008-0952
 11652932 +Capital One, c/o CLC Consumer Serv. Co, 2730 Liberty Ave., Pittsburgh, PA 15222-4704
 11652946 Capital One, c/o RAB Inc., P.O. Box 34111, Memphis, TN 38184-0111
 11652944 +Capital One, c/o Northland Group, P.O. Box 390846, Minneapolis, MN 55439-0846
 11743751 +Capital One, %Blatt, Hasenmiller, Liebsker, & Moore, 125 S Wacker Dr,
 Chicago, IL 60606-4440
 11652947 +Dennis Moore, 3005 Lincoln St., Franklin Park, IL 60131-2415
 11652949 +Direct Merchants Bank, c/o Pentagroup Financial, 5959 Corporate Drive Suite 1400,
 Houston, TX 77036-2311
 11743753 +Direct Merchants Bank/Ameriquet, %Central Credit Services, DeptA, POB 15118,
 Jacksonville, FL 32239-5118
 11652952 Exxon/GE Money Bank, Credit Card Center, P.O. Box 688940, Des Moines, IA 50368-8940
 11652953 Exxon/GE Money Bank, c/o CBE Group Inc., 131 Tower Park Suite 100, P.O. Box 2547,
 Waterloo, IA 50704-2547
 11652954 +First Franklin, Loan Services, 150 Allegheny Center Mall, Locator #24-040,
 Pittsburgh, PA 15212-5335
 11652962 HSBC, c/o Attorney John Frye P.C, P.O. Box 13665, Roanoke, VA 24036-3665
 11652948 ++HSBC BANK, ATTN BANKRUPTCY DEPARTMENT, PO BOX 5213, CAROL STREAM IL 60197-5213
 (address filed with court: Direct Merchants, P.O. Box 21550, Tulsa, OK 74121-1550)
 11652964 HSBC Gold MC/Household Bank, Card Services, P.O. Box 81622, Salinas, CA 93912-1622
 11652965 HSBC Platinum MC, Card Services, P.O. Box 80026, Salinas, CA 93912-0026
 11652955 Home Depot, P.O. Box 689100, Des Moines, IA 50368-9100
 11743754 +Household (Beneficial Finance), %Sentry Credit Inc, 2809 Grand Ave, Everett, WA 98201-3417
 11652958 Household Bank, HSBC Card Services, P.O. Box 81622, Salinas, CA 93912-1622
 11652959 +Household Bank, c/o Managment Services, P.O. Box 1099, Langhorne, PA 19047-6099
 11652966 +Juniper Bank, P.O. Box 8802, Wilmington, DE 19899-8802
 11652967 Juniper Bank, c/o LHR Inc., 56 Main Street, Hamburg, NY 14075-4905
 11652970 Lowes Visa Platnum/GE Money Bank, P.O. Box 981064, El Paso, TX 79998-1064
 11652971 +MidAmerica Bank, 2650 Warrenville Road Suite 500, Dept. 521, Downers Grove, IL 60515-2074
 11652974 Orchard Bank, HSBC Card Services, P.O. Box 80084, Salinas, CA 93912-0084
 11652972 Orchard Bank, HSBC Credit Card Services, P.O. Box 80084, Salinas, CA 93912-0084
 11652973 +Orchard Bank, c/o Carmel Holdings I LLC, Capital Managment, 726 Exchange ST. Suite 700,
 Buffalo, NY 14210-1494
 11652976 +Rose Spak, 3103 E.6th Street, Belvidere, IL 61008-9087
 11652977 Sears, P.O. Box 6924, The Lakes, NV 8901-6924
 11652978 Sears, c/o LTD Financial Services, 7322 Southwest Freeway Suite 1600, Houston, TX 77074
 11652980 +Walmart, c/o NCO Financial Systems, 507 Prudential Road, Horsham, PA 19044-2308
 11652981 +Washington Mutual, c/o Progressive Financial Serv., 1919 W. Fairmont Suite 8,
 Tempe, AZ 85282-3183

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

11652919 +E-mail/Text: bnc@ursi.com Feb 18 2012 03:51:55 American Express,
 c/o United Recovery Systems, 5800 North Course Drive, Houston, TX 77072-1613
 11652936 +E-mail/Text: bnc@ursi.com Feb 18 2012 03:51:54 Capital One, c/o United Recovery Systems,
 5800 N. Course Drive, Houston, TX 77072-1613
 11652941 +E-mail/Text: bnc@ursi.com Feb 18 2012 03:51:54 Capital One, c/o United Recovery Systems,
 5800 Course Drive, Houston, TX 77072-1613
 11652942 E-mail/Text: info@jawpc.net Feb 18 2012 04:38:58 Capital One,
 c/o Law Office of James A. Wesrt, 11111 Harwin Drive, Houston, TX 77072-1612
 11652937 E-mail/Text: info@jawpc.net Feb 18 2012 04:38:58 Capital One,
 c/o Law Office of James A. West, 11111 Harwin Drive, Houston, TX 77072-1612
 13005732 +E-mail/PDF: rmscedi@recoverycorp.com Feb 18 2012 04:15:30 Capital Recovery II,
 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 12542138 +E-mail/Text: bncmail@w-legal.com Feb 18 2012 04:56:18 Chase Bank USA,
 c/o WEINSTEIN & RILEY, P.S., 2001 Western Avenue, Suite 400, Seattle, WA 98121-3132

District/off: 0752-3

User: cshabaz
Form ID: pdf006

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Total Noticed: 66

Date Rcvd: Feb 17, 2012

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

12797965 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Feb 18 2012 04:43:26
FIA CARD SERVICES, N.A./BANK OF AMERICA, by American InfoSource L.P. as its agent,
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
11652963 E-mail/Text: ACF-EBN@acf-inc.com Feb 18 2012 03:29:42 HSBC, c/o Atlantic Credit Finance,
P.O. Box 13386, Roanoke, VA 24033-3386
11652961 E-mail/Text: ACF-EBN@acf-inc.com Feb 18 2012 03:29:42 HSBC, c/o Atlantic Credit & Finance,
P.O. Box 13386, Roanoke, VA 24033-3386
11652956 +E-mail/Text: cms-bk@cms-collect.com Feb 18 2012 04:25:57 Home Depot,
c/o Capital Management Services, 720 Exchange St., Suite 700, Buffalo, NY 14210-1484
11652957 E-mail/PDF: gecsed@recoverycorp.com Feb 18 2012 04:15:30 Home Depot/Citibank,
P.O. Box 9057, Johnson City, TN 37615-9057
11652960 E-mail/Text: ACF-EBN@acf-inc.com Feb 18 2012 03:29:42 Household Bank,
c/o Atlantic Credit & Finance, P.O. Box 13386, Roanoke, VA 24033-3386
11743752 +E-mail/Text: JPF-EBN@jpfryelaw.com Feb 18 2012 03:29:40 Household Bank/Atlantic Credit,
& Finance, %John P Frye PC, PO Box 13665, Roanoke, VA 24036-3665
12613971 E-mail/Text: resurgentbknotifications@resurgent.com Feb 18 2012 02:59:43
LVNV Funding LLC its successors and assigns as, assignee of Washington Mutual,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
12620482 E-mail/Text: resurgentbknotifications@resurgent.com Feb 18 2012 02:59:43
LVNV Funding LLC its successors and assigns as, assignee of Citibank,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
11699171 E-mail/PDF: rmscedi@recoverycorp.com Feb 18 2012 04:15:30
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
12628788 +E-mail/PDF: rmscedi@recoverycorp.com Feb 18 2012 04:15:30
Recovery Management Systems Corporation, For GE Money Bank, dba WALMART,
25 SE 2nd Ave Ste 1120, Miami FL 33131-1605
12628786 +E-mail/PDF: rmscedi@recoverycorp.com Feb 18 2012 04:15:30
Recovery Management Systems Corporation, For GE Money Bank, dba LOWE'S PLATINUM VISA,
25 SE 2nd Ave Ste 1120, Miami FL 33131-1605
12485950 +E-mail/PDF: rmscedi@recoverycorp.com Feb 18 2012 04:15:30
Recovery Management Systems Corporation, For YESSG I, As Assignee of HOUSEHOLD BANK,
25 SE 2nd Avenue, Suite 1120, Miami FL 33131-1605
11652979 E-mail/PDF: gecsed@recoverycorp.com Feb 18 2012 04:44:56 Walmart, GE Money Bank,
P.O. Box 981064, El Paso, TX 79998-1064
11652980 +E-mail/Text: bankruptcydepartment@ncogroup.com Feb 18 2012 04:58:18 Walmart,
c/o NCO Financial Systems, 507 Prudential Road, Horsham, PA 19044-2308
11652982 +E-mail/Text: roy.buchholz@allianceoneinc.com Feb 18 2012 03:50:56 Washington Mutual,
c/o Alliance One, 1160 Centre Pointe Drive Suite #1, Saint Paul, MN 55120-1377
TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

11652929* BP Amoco/Chase Bank, Cardmember Services, P.O. Box 15298, Wilmington, DE 19850-5298
11652930* BP Amoco/Chase Bank, P.O. Box 15548, Wilmington, DE 19886-5548
11652984* ++CHASE CARD SERVICES, 201 NORTH WALNUT STREET, ATTN MARK PASCALE, MAIL STOP DE1-1406,
WILMINGTON DE 19801-2920
(address filed with court: Washington Mutual/WAMU, P.O. Box 660509, Dallas, TX 75266-0509)
11652943* +Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
11652935* Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
11652938* Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
11652940* Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
11652945* Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
11652939* +Capital One, c/o United Recovery Systems, 5800 N. Course Drive, Houston, TX 77072-1613
11652950* ++HSBC BANK, ATTN BANKRUPTCY DEPARTMENT, PO BOX 5213, CAROL STREAM IL 60197-5213
(address filed with court: Direct Merchants Bank, P.O. Box 22128, Tulsa, OK 74121-2128)
11652951* ++HSBC BANK, ATTN BANKRUPTCY DEPARTMENT, PO BOX 5213, CAROL STREAM IL 60197-5213
(address filed with court: Direct Merchants Bank/Ameriquist, P.O. Box 21550,
Tulsa, OK 74121-1550)
11652968* Juniper Bank, P.O. Box 8802, Wilmington, DE 19899-8802
11652969* Juniper Bank, c/o LHR, 56 Main Street, Hamburg, NY 14075-4905
11652921 ##Bank of America, P.O. Box 15026, Wilmington, DE 19850-5026
11652924 ##Beneficial/Customer Service, P.O. Box 1547, Chesapeake, VA 23327-1547
11652975 ##Orchard Bnak/ HSBC, c/o People First Recovery, 2080 Elm St. SE, Minneapolis, MN 55414-2531
TOTALS: 0, * 13, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0752-3

User: cshabez
Form ID: pdf006

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Total Noticed: 66

Date Rcvd: Feb 17, 2012

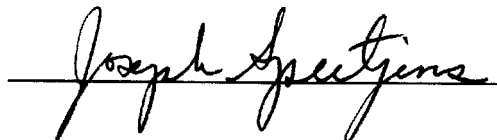
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 19, 2012

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0752-3

User: cshabez
Form ID: pdf006

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Total Noticed: 66

Date Rcvd: Feb 17, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 16, 2012 at the address(es) listed below:

Gary C Flanders on behalf of Debtor Robert Moore garyflanders@sbcglobal.net
Megan G Heeg on behalf of Trustee Megan Heeg heeg@egbbl.com
Megan G Heeg heeg@egbbl.com, IL55@ecfcbis.com
Patrick S Layng USTPRegion11.MD.ECF@usdoj.gov

TOTAL: 4